

## Fill in this information to identify the case:

Debtor 1 BREANA R. HAYES

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: Western District of Pennsylvania  
(State)

Case Number: 19-10813JCM

## Form 4100N

## Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**

Name of creditor: QUICKEN LOANS LLC FKA QUICKEN LOANS Court claim no. (if known): 6-2

Last 4 digits of any number you use to identify the debtor's account 2 9 7 6

Property Address: 8 COULTER RD  
GREENVILLE PA 16125

**Part 2: Cure Amount**

| Total cure disbursements made by the trustee:  | Amount                  |
|--|-------------------------|
| a. Allowed prepetition arrearage:  | (a) \$ <u>15,994.04</u> |
| b. Prepetition arrearage paid by the trustee:  | (b) \$ <u>15,994.04</u> |
| c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):                         | (c) \$ <u>0.00</u>      |
| d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee: | (d) \$ <u>0.00</u>      |
| e. Allowed postpetition arrearage:   | (e) \$ <u>0.00</u>      |
| f. Postpetition arrearage paid by the trustee:   | + (f) \$ <u>0.00</u>    |
| g. <b>Total.</b> Add lines b, d, and f.  | (g) \$ <u>15,994.04</u> |

**Part 3: Postpetition Mortgage Payment**

Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$637.47

The next postpetition payment is due on

9 / 1 / 2024  
MM / DD / YYYY Mortgage is paid directly by the debtor(s).

Debtor 1 BREANA R. HAYES  
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**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

 /s/ Ronda J. Winnecour  
Signature

Date 10/31/2024

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **BREANA R. HAYES**  
Name

Case number (if known) **19-10813JCM**

### Disbursement History

| Date   | Check # | Name                               | Posting Type                  | Amount |
|--|---------|------------------------------------|-------------------------------|--------|
| <b>POST PETITION FEE NOTICE (Part *** ERROR ***)</b> |         |                                    |                               |        |
| 09/25/2024   | 1311885 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 650.00 |
|  |         |                                    |                               | 650.00 |

### MORTGAGE ARR. (Part 2 (b))

|            |         |                                    |                               |           |
|------------|---------|------------------------------------|-------------------------------|-----------|
| 06/27/2022 | 1238299 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 180.98    |
| 07/26/2022 | 1241237 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 69.86     |
| 08/24/2022 | 1244119 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 1,053.48  |
| 09/27/2022 | 1247003 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 623.33    |
| 10/25/2022 | 1249802 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 590.27    |
| 11/23/2022 | 1252594 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 614.52    |
| 12/22/2022 | 1255335 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 614.52    |
| 01/26/2023 | 1258066 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 614.52    |
| 02/23/2023 | 1260660 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 614.52    |
| 03/28/2023 | 1263444 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 614.52    |
| 04/25/2023 | 1266258 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 614.52    |
| 06/26/2023 | 1272015 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 431.93    |
| 07/25/2023 | 1274757 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 211.86    |
| 08/25/2023 | 1277549 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 600.08    |
| 09/26/2023 | 1280273 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 305.86    |
| 04/25/2024 | 1298893 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 135.84    |
| 05/29/2024 | 1301597 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 1,644.07  |
| 06/25/2024 | 1304123 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 1,404.98  |
| 07/25/2024 | 1306734 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 2,600.60  |
| 08/26/2024 | 1309288 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 1,608.99  |
| 09/25/2024 | 1311885 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 844.79    |
|            |         |                                    |                               | 15,994.04 |

### MORTGAGE REGULAR PAYMENT (Part 3)

|            |         |                                    |                               |          |
|------------|---------|------------------------------------|-------------------------------|----------|
| 02/25/2020 | 1150896 | QUICKEN LOANS INC                  | AMOUNTS DISBURSED TO CREDITOR | 1,347.19 |
| 03/23/2020 | 1154383 | QUICKEN LOANS INC                  | AMOUNTS DISBURSED TO CREDITOR | 648.76   |
| 04/27/2020 | 1157829 | QUICKEN LOANS INC                  | AMOUNTS DISBURSED TO CREDITOR | 995.83   |
| 05/26/2020 | 1161162 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 685.36   |
| 06/26/2020 | 1164320 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 762.43   |
| 07/29/2020 | 1167411 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 608.42   |
| 08/25/2020 | 1170491 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 635.88   |
| 09/28/2020 | 1173594 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 371.78   |
| 10/26/2020 | 1176680 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 272.98   |
| 11/24/2020 | 1179744 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 1,511.57 |
| 12/21/2020 | 1182683 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 859.97   |
| 01/25/2021 | 1185680 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 1,284.97 |
| 02/22/2021 | 1188799 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 569.47   |
| 03/26/2021 | 1192111 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 1,169.54 |
| 04/26/2021 | 1195348 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 284.43   |
| 05/25/2021 | 1198462 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 72.92    |
| 06/25/2021 | 1201642 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 383.40   |
| 07/26/2021 | 1204844 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 396.52   |
| 08/26/2021 | 1207996 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 948.28   |
| 09/24/2021 | 1211101 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 1,059.71 |
| 10/25/2021 | 1214175 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 541.93   |
| 11/22/2021 | 1217208 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 775.86   |
| 12/23/2021 | 1220290 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 548.81   |
| 01/26/2022 | 1223350 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 1,110.27 |
| 02/23/2022 | 1226216 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 1,122.28 |
| 03/25/2022 | 1229194 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 2,078.19 |
| 04/26/2022 | 1232233 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 192.31   |
| 05/25/2022 | 1235275 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 1,159.27 |
| 06/27/2022 | 1238299 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 982.04   |
| 07/26/2022 | 1241237 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 658.39   |
| 08/24/2022 | 1244119 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 658.39   |
| 09/27/2022 | 1247003 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 658.39   |
| 10/25/2022 | 1249802 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 658.39   |
| 11/23/2022 | 1252594 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 634.14   |
| 12/22/2022 | 1255335 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 634.14   |

Debtor 1 **BREANA R. HAYES**  
Name

Case number (if known) **19-10813JCM**

**Disbursement History**

| Date   | Check # | Name                               | Posting Type                  | Amount           |
|--|---------|------------------------------------|-------------------------------|------------------|
| <b><u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u></b> |         |                                    |                               |                  |
| 01/26/2023   | 1258066 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 634.14           |
| 02/23/2023   | 1260660 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 634.14           |
| 03/28/2023   | 1263444 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 634.14           |
| 04/25/2023   | 1266258 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 634.14           |
| 05/25/2023   | 1269127 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 465.99           |
| 06/26/2023   | 1272015 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 802.29           |
| 07/25/2023   | 1274757 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 634.14           |
| 08/25/2023   | 1277549 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 634.14           |
| 09/26/2023   | 1280273 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 634.14           |
| 10/25/2023   | 1282981 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 470.00           |
| 01/26/2024   | 1290932 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 752.00           |
| 02/26/2024   | 1293574 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 470.00           |
| 03/26/2024   | 1296229 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 1,240.80         |
| 04/25/2024   | 1298893 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 1,526.16         |
| 05/29/2024   | 1301597 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 637.47           |
| 06/25/2024   | 1304123 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 637.47           |
| 07/25/2024   | 1306734 | QUICKEN LOANS LLC FKA QUICKEN LOAN | AMOUNTS DISBURSED TO CREDITOR | 637.47           |
|  |         |                                    |                               | <u>39,360.84</u> |

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

BREANA R. HAYES  
8 COULTER ROAD  
GREENVILLE, PA 16125

DANIEL P FOSTER ESQ\*\*  
FOSTER LAW OFFICES  
1210 PARK AVE  
MEADVILLE, PA 16335

QUICKEN LOANS LLC FKA QUICKEN LOANS INC  
635 WOODWARD AVE  
DETROIT, MI 48226

KML LAW GROUP PC\*  
701 MARKET ST STE 5000  
PHILADELPHIA, PA 19106

10/31/24

/s/ Roberta Saunier

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Administrative Assistant  
Office of the Chapter 13 Trustee